Appendix D. National Flood Insurance Policy

Most of the known floodplain areas in the United States have been mapped by Federal Emergency Management Agency, which administers the National Flood Insurance Policy (NFIP). The NFIP gathers flood risk data for specific water-courses, lakes, and coastal flood hazard areas, maps, and causes of flooding within a community. This information is compiled into a Flood Insurance Study (FIS) that designates special flood hazards areas, flood risk zones and establishes base flood elevations (State and Local Mitigation Planning 2-12).

National Flood Insurance Status for Southeastern Utah Association of Local Governments is as follows (Table 1).

Table 1. National Flood Insurance Status, FEMA Federal Insurance Administration 8/19/02

County Name	Community Name	Date of Entry	Date of Current Effective Map
Carbon County, unincorporated		11-15-79	12-03-93
Carbon County	East Carbon City	05-01-86	05-01-86
Carbon County	Helper City	03-01-79	03-01-79
Carbon County	Price City	03-01-79	12-03-93
Carbon County	Scofield Town	Not Participating	
Carbon County	Sunnyside City	09-29-78	09-29-78
Carbon County	Wellington City	02-02-84	All Zone C, No SFHA
Emery County		12-11-85	All Zone C, No SFHA
Emery County	Castle Dale City	05-01-80	05-01-80
Emery County	Emery Town	09-11-78	All Zone C, No SFHA
Emery County	Ferron City	01-30-84	All Zone C, No SFHA
Emery County	Green River City	03-18-86	03-18-86
Emery County	Huntington City	02-02-84	All Zone C, No SFHA
Emery County	Orangeville City	03-01-79	03-01-79
Emery County	Clawson Town	Not Participating	
Emery County	Cleveland Town	06-11-92	07-12-77
Emery County	Elmo Town	Not Participating	
Grand County		Not Participating	
Grand County	Caste Valley	Not Participating	

Grand County	Moab City	06-04-80	06-04-80
San Juan County		12-11-85	All Zone C, No SFHA
San Juan County	Blanding City	Not Participating	
San Juan County	Monticello City	12-06-99	12-24-76

The 100-year flood designation applies to the area that has an average 1 percent chance of flooding in any given year. Note, that a 100-year flood could occur once every ten years or even two years in a row (2-12).

Base Flood Elevation (BFE) is the elevation of the water surface resulting from a flood that has a 1% chance of being flooded in any given year (100-year floodplain). The BFE is the height of the base flood, usually in feet, in relation to the National Geodetic Vertical Datum of 1988, or other datum referenced in the FIS report (2-12).

The Special Flood Hazard Area (SFHA) is the shaded area on a FIRM that identifies an area that has a 1% chance of being flooded in any given year (100-year floodplain) (2-12).
Floodway is the stream channel and that portion of the adjacent floodplain that must remain open to permit passage of the base flood without raising the water surface elevation by more than one foot.

The level or depth of flooding is determined by the probability. The probability of a flood is based on a statistical chance of a particular size flood occurring in any given year. The percent annual chance of floods is estimated based on watershed and climatic characteristics or watershed models, water surface elevation, and hydraulic models that reflect topographic characteristics. Flood frequencies can be determined by plotting a graph of the size of all known floods for an area and determining how often floods of a particular size may occur (2-12).